

Ex. '9'



Case 09-29123-mkn Doc 1334-9

Entered 04/23/21 12:43:35 Page 2 of 40

Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

2-811-091111-0000293-001-1-100-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

Account Number	0568476861
Payment Date	02/01/2020
Payment Amount	\$61,668.86

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$246.44
Interest	\$462.16
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$1,075.00
Past Unpaid Payment	\$59,753.41
Total Payment Amount	\$61,668.86

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$184.98	\$184.98
Interest	\$523.62	\$523.62
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Total	\$708.60	\$708.60

Account Information

Outstanding Principal	\$125,484.54
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Note: If the pre-petition arrearage amount is being disputed, or has not yet been determined by us, this statement may include an unresolved amount of the pre-petition arrearage.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 08/01/19: unpaid balance of \$56,638.22
- o Payment due 09/01/19: unpaid balance of \$834.42
- o Payment due 10/01/19: unpaid balance of \$834.42
- o Payment due 11/01/19: unpaid balance of \$840.45
- o Payment due 12/01/19: unpaid balance of \$840.45
- o Payment due 01/01/20: unpaid balance of \$840.45
- o Payment due 02/01/20: current payment due
- o **Total: \$61,668.86 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount

Payment Date	02/01/2020
Payment Amount	\$61,668.86

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
(Please do not send cash)	

01000501938200002521350008404500084045056847686120201200216201

Transaction Activity (12/18/2019 - 01/17/2020)			
Date	Description	Charges	Payments
01/07/2020	Attorney Cost Disbursement	\$1,075.00	\$0.00
01/07/2020	Regular Payment - (Due 5/1/2014)	\$0.00	\$708.60

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Notice of Error or Information Request Address

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Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____


Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day / () - Evening / () - Email Address

Case 09-19123-2kn Doc 13349 Entered 04/28/21 12:43:35 Page 4 of 40 RECIPIENT'S NAME (individual or trust) and address (street, city or town, state or province, country, ZIP or foreign postal code), and telephone no. NewRez LLC dba Shellpoint Mortgage Servicing P. O. BOX 10826 GREENVILLE, SC 29603-0826 800-365-7107		2019 Form 1098 Mortgage Interest Statement	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  2-811-09111-0000293-001-2-100-010-000-000 MELANI SCHULTE 9811 W CHARLESTON BLVD STE 2-351 LAS VEGAS NV 89117-7528		Copy B For Payer/Borrower The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.	
1 Mortgage interest received from payer(s)/borrower(s) \$ 6,342.44		2 Outstanding mortgage principal \$ 127,830.28	
3 Mortgage origination date 10/14/2004		4 Refund of overpaid interest \$	
5 Mortgage insurance premiums \$		6 Points paid on purchase of principal residence \$	
7 If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.		<input type="checkbox"/>	
8 Address or description of property securing mortgage (see instructions) 1392 ECHO FALLS AVE LAS VEGAS NV 89123			
9 Number of properties securing the mortgage 10 Other \$791.98 Taxes Paid		11 Mortgage acquisition date Account number (see instructions) 0568476861	
RECIPIENT'S/LENDER'S TIN 38-3931971		PAYER'S/BORROWER'S TIN XXX-XX-0225	

Form 1098

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.

Caution: If you prepaid interest in 2019 that accrued in full by January 15, 2020, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2019 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2019. If the mortgage originated in 2019, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2019, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2019 Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the 2019 Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. This is the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in 2019, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

(THIS SECTION INTENTIONALLY LEFT BLANK)

Shellpoint
Mortgage Servicing
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P.O. Box 619063 • Dallas, TX 75261-9063

8-811-09408-0000485-001-1-100-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



MORTGAGE STATEMENT
Account Number 0568476861
Payment Date 03/01/2020
Payment Amount \$61,908.71

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount	
Principal	\$247.47
Interest	\$461.13
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$208.00
Past Unpaid Payment	\$60,860.26
Total Payment Amount	\$61,908.71

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$185.75	\$370.73
Interest	\$522.85	\$1,046.47
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$100.00	\$100.00
Total	\$808.60	\$1,517.20

Account Information
Outstanding Principal \$125,298.79
Interest Rate 5.0000%
Prepayment Penalty None
Property Address: 1392 ECHO FALLS AVE
LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

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Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Note: If the pre-petition arrearage amount is being disputed, or has not yet been determined by us, this statement may include an unresolved amount of the pre-petition arrearage.

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Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 09/01/19: unpaid balance of \$56,872.04
- o Payment due 10/01/19: unpaid balance of \$834.42
- o Payment due 11/01/19: unpaid balance of \$840.45
- o Payment due 12/01/19: unpaid balance of \$840.45
- o Payment due 01/01/20: unpaid balance of \$840.45
- o Payment due 02/01/20: unpaid balance of \$840.45
- o Payment due 03/01/20: current payment due

o Total: \$61,908.71 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.

Shellpoint
Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount	
Payment Date	03/01/2020
Payment Amount	\$61,908.71
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
(Please do not send cash)	

Shellpoint
Mortgage Servicing
DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

1-811-09733-0000314-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



MORTGAGE STATEMENT
Statement Date: 03/18/2020
Account Number: 0568476861
Payment Date: 04/01/2020
Payment Amount: \$62,053.56

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount	
Principal	\$248.50
Interest	\$460.10
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$13.00
Past Unpaid Payment	\$61,200.11
Total Payment Amount	\$62,053.56

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$186.52	\$557.25
Interest	\$522.08	\$1,568.55
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$100.00
Total	\$708.60	\$2,225.80

Account Information	
Outstanding Principal	\$125,112.27
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

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Account History

Recent Account History

- o Payment due 10/01/19: unpaid balance of \$57,010.86
- o Payment due 11/01/19: unpaid balance of \$840.45
- o Payment due 12/01/19: unpaid balance of \$840.45
- o Payment due 01/01/20: unpaid balance of \$840.45
- o Payment due 02/01/20: unpaid balance of \$840.45
- o Payment due 03/01/20: unpaid balance of \$840.45
- o Payment due 04/01/20: current payment due

o Total: \$62,053.56 unpaid amount that, if paid, would bring your loan current.

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Shellpoint
Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount	
Payment Date	04/01/2020
Payment Amount	\$62,053.56
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
(Please do not send cash)	



Mortgage Servicing

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P.O. Box 619063 • Dallas, TX 75261-9063

8-811-10081-0000458-001-1-000-010-000-000

MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

Account Number	0568476861
Payment Date	05/01/2020
Payment Amount	\$62,185.41

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$249.54
Interest	\$459.06
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$0.00
Past Unpaid Payment	\$61,344.96
Total Payment Amount	\$62,185.41

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$187.30	\$744.55
Interest	\$521.30	\$2,089.85
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$100.00
Total	\$708.60	\$2,934.40

Account Information

Outstanding Principal	\$124,924.97
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

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Recent Account History

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- o Payment due 12/01/19: unpaid balance of \$840.45
- o Payment due 01/01/20: unpaid balance of \$840.45
- o Payment due 02/01/20: unpaid balance of \$840.45
- o Payment due 03/01/20: unpaid balance of \$840.45
- o Payment due 04/01/20: unpaid balance of \$840.45
- o Payment due 05/01/20: current payment due

o Total: \$62,185.41 unpaid amount that, if paid, would bring your loan current.

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Detach and return with payment.

Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTEProperty Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039

Payment Amount

Payment Date	05/01/2020
Payment Amount	\$62,185.41

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$

(Please do not send cash)

Transaction Activity (03/18/2020 - 04/16/2020)			
Date	Description	Charges	Payments
04/16/2020	Partial Payment Unapplied*	\$0.00	\$708.60
04/16/2020	Partial Payment Unapplied*	\$0.00	-\$708.60
04/16/2020	Regular Payment - (Due 8/1/2014)	\$0.00	\$708.60

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If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Please be advised that Shellpoint utilizes third-party providers in connection with the servicing of your loan, but Shellpoint remains responsible for all actions taken by third-party providers.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day () - Evening () - Email Address

Transaction Activity (02/16/2020 - 03/17/2020)			
Date	Description	Charges	Payments
02/20/2020	Property Inspection Disbursement	\$13.00	\$0.00
03/09/2020	Partial Payment Unapplied*	\$0.00	\$708.60
03/09/2020	Partial Payment Unapplied*	\$0.00	-\$708.60
03/09/2020	Regular Payment - (Due 7/1/2014)	\$0.00	\$708.60

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A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

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Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

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Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day () - Evening () - Email Address

Transaction Activity (01/18/2020 - 02/15/2020)			
Date	Description	Charges	Payments
01/27/2020	Property Inspection Disbursement	\$13.00	\$0.00
01/28/2020	BPO/Aprsl Cost Disbursement	\$95.00	\$0.00
02/03/2020	BPO/Aprsl Cost Disbursement	\$100.00	\$0.00
02/03/2020	BPO/Aprsl Cost Payment	\$0.00	\$100.00
02/10/2020	Regular Payment - (Due 6/1/2014)	\$0.00	\$708.60

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Notice of Error or Information Request Address

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Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____



Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

4-811-10388-0000285-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Account Number
Payment Date
Payment Amount

0568476861
06/01/2020
\$64,084.76

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$250.58
Interest	\$458.02
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$1,767.50
Past Unpaid Payment	\$61,476.81
Total Payment Amount	\$64,084.76

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$188.08	\$932.63
Interest	\$520.52	\$2,610.37
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$100.00
Total	\$708.60	\$3,643.00

Account Information

Outstanding Principal	\$124,736.89
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Important Messages

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Additional Messages

Note: If the pre-petition arrearage amount is being disputed, or has not yet been determined by us, this statement may include an unresolved amount of the pre-petition arrearage.

Affected by COVID-19? Assistance may be available. We offer relief options, such as a forbearance - a temporary suspension of payments, and payment deferment. Call us at 866-825-2174 or visit www.shellpointmtg.com to see if you qualify.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 12/01/19: unpaid balance of \$59,042.06
- o Payment due 01/01/20: unpaid balance of \$840.45
- o Payment due 02/01/20: unpaid balance of \$840.45
- o Payment due 03/01/20: unpaid balance of \$840.45
- o Payment due 04/01/20: unpaid balance of \$840.45
- o Payment due 05/01/20: unpaid balance of \$840.45
- o Payment due 06/01/20: current payment due

o Total: \$64,084.76 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount

Payment Date	06/01/2020
Payment Amount	\$64,084.76
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
(Please do not send cash)	

Transaction Activity (04/17/2020 - 05/17/2020)			
Date	Description	Charges	Payments
04/17/2020	Property Inspection Disbursement	\$13.00	\$0.00
04/29/2020	BK Costs Disbursement	\$1,741.50	\$0.00
05/12/2020	Regular Payment - (Due 9/1/2014)	\$0.00	\$708.60
05/14/2020	Property Inspection Disbursement	\$13.00	\$0.00

important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

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Please be advised that Shellpoint utilizes third-party providers in connection with the servicing of your loan, but Shellpoint remains responsible for all actions taken by third-party providers.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

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Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

3-811-10735-0000805-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

JUL 01 2020

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

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For information about your payments, total amount due, and any additional payment history, see reverse side.

Account Number 0568476861
Payment Date 07/01/2020
Payment Amount \$64,229.61

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$251.62
Interest	\$456.98
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$108.00
Past Unpaid Payment	\$63,281.16
Total Payment Amount	\$64,229.61

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$188.86	\$1,121.49
Interest	\$519.74	\$3,130.11
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$95.00	\$195.00
Total	\$803.60	\$4,446.60

Account Information

Outstanding Principal	\$124,548.03
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Account History

Recent Account History

- o Payment due 01/01/20: unpaid balance of \$59,186.91
- o Payment due 02/01/20: unpaid balance of \$840.45
- o Payment due 03/01/20: unpaid balance of \$840.45
- o Payment due 04/01/20: unpaid balance of \$840.45
- o Payment due 05/01/20: unpaid balance of \$840.45
- o Payment due 06/01/20: unpaid balance of \$840.45
- o Payment due 07/01/20: current payment due
- o Total: \$64,229.61 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount

Payment Date 07/01/2020
Payment Amount \$64,229.61

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$

(Please do not send cash)

Transaction Activity (05/18/2020 - 06/17/2020)			
Date	Description	Charges	Payments
05/19/2020	BPO/Aprsl Cost Disbursement	\$95.00	\$0.00
05/19/2020	BPO/Aprsl Cost Payment	\$0.00	\$95.00
06/10/2020	Property Inspection Disbursement	\$13.00	\$0.00
06/10/2020	Partial Payment Unapplied*	\$0.00	\$708.60
06/10/2020	Partial Payment Unapplied*	\$0.00	-\$708.60
06/10/2020	Partial Payment Unapplied*	\$0.00	\$708.60
06/11/2020	Partial Payment Unapplied*	\$0.00	-\$708.60
06/11/2020	Regular Payment - (Due 10/1/2014)	\$0.00	\$708.60

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Address, Phone, and Name Changes

Type of change (check all that apply)

___ Address ___ Phone ___ Name** ___ Email Address

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

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Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

0-811-11061-0000755-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

JUL 27 2020

MORTGAGE STATEMENT

Statement Date: 07/18/2020

Account Number

0568476861

Payment Date

08/01/2020

Payment Amount

\$67,706.96

Phone:

866-316-4706

Website:

www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$252.67
Interest	\$455.93
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$3,345.50
Past Unpaid Payment	\$63,521.01
Total Payment Amount	\$67,706.96

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$189.65	\$1,311.14
Interest	\$518.95	\$3,649.06
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$195.00
Total	\$708.60	\$5,155.20

Account Information

Outstanding Principal	\$124,358.38
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

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Additional Messages

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Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For questions regarding the servicing of your loan, please contact us at 866-316-4706 Monday-Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 02/01/20: unpaid balance of \$62,664.26
- o Payment due 03/01/20: unpaid balance of \$840.45
- o Payment due 04/01/20: unpaid balance of \$840.45
- o Payment due 05/01/20: unpaid balance of \$840.45
- o Payment due 06/01/20: unpaid balance of \$840.45
- o Payment due 07/01/20: unpaid balance of \$840.45
- o Payment due 08/01/20: current payment due

o Total: \$67,706.96 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Account Number 0568476861

Transaction Activity (06/18/2020 - 07/17/2020)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
07/07/2020	BK Costs Disbursement		
07/13/2020	Property Inspection Disbursement	\$3,268.00	\$0.00
07/13/2020	Partial Payment Unapplied*	\$13.00	\$0.00
07/13/2020	Partial Payment Unapplied*	\$0.00	\$708.60
07/13/2020	Regular Payment - (Due 11/1/2014)	\$0.00	-\$708.60
07/15/2020	BK Costs Disbursement	\$0.00	\$708.60
		\$64.50	\$0.00

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Greenville, SC 29603

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Please be advised that Shellpoint utilizes third-party providers in connection with the servicing of your loan, but Shellpoint remains

2010F

August 4, 2020

MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE 2-351
LAS VEGAS, NV 89117

Borrower Name: Melani Schulte
Co-Borrower:
Policy Number: 2006651532
Loan Number: 0568476861

Dear Melani Schulte:

Your property insurance policy for the above property was recently received. Upon review, it was noted there is a discrepancy in the property description on the policy. Please update the property listed in the policy to read as follows:

**1392 ECHO FALLS AVE
LAS VEGAS, NV 89123**

Shellpoint Mortgage Servicing requires a copy of the full policy as evidence of insurance. If this is a flood insurance policy, please see page two for policy requirements. To comply with the terms of your mortgage, please be certain that this change is applied to the policy, and mail an updated copy to:

Shellpoint Mortgage Servicing
ISAOA / ATIMA
PO Box 7050
Troy, MI 48007-7050

If you should have any questions, please contact a Shellpoint Mortgage Servicing insurance representative at the number listed below.

Insurance Department
Shellpoint Mortgage Servicing

Phone: (877) 491-7277 Monday - Friday, 8 am to 6 pm ET
Fax: (248) 878-2370

If your obligation for this account was previously discharged in a bankruptcy proceeding, and if the obligation was not reaffirmed, this letter is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharge debt as your personal liability.

PropDiscB

TTY Service is available by contacting 711

02/22/2017



Acceptable proof of flood insurance coverage is:

1. A copy of the flood insurance application and premium payment receipt (for no more than 60 calendar days);
2. A copy of the declarations page; or
3. An electronic transmission (via electronic data interchange) containing data representing either of the above containing all of the following:
 - Policy Form/Type (GP, DP, RCBAP (must include RCV and total units), PRP)
 - Policy Term
 - Policy Number
 - Insured's Name and Mailing Address
 - Property Location
 - Current Flood Risk Zone
 - Rated Flood Risk Zone (zone used for rating, including when grandfathering or issuing coverage under the 2-year PRP Eligibility Extension)
 - Grandfathered: Y/N
 - Mortgagee Name and Address
 - Coverage Limits; Deductibles
 - Annual Premium

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PropDiscB

TTY Service is available by contacting 711

02/22/2017



SHELLPOINT MORTGAGE SERVICING
PO BOX 7050
TROY MI 48007-7050

MELANI SCHULTE
9811 W CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117





Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

5-811-11395-0000737-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

AUG 31 2020

MORTGAGE STATEMENT

Statement Date: 08/18/2020

Account Number

0568476861

Payment Date

09/01/2020

Payment Amount

\$68,560.41

Phone:

866-316-4706

Website:

www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$253.72
Interest	\$454.88
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$13.00
Past Unpaid Payment	\$67,706.96
Total Payment Amount	\$68,560.41

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$1,311.14
Interest	\$0.00	\$3,649.06
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$195.00
Total	\$0.00	\$5,155.20

Account Information

Outstanding Principal	\$124,358.38
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

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For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 03/01/20: unpaid balance of \$63,517.71
- o Payment due 04/01/20: unpaid balance of \$840.45
- o Payment due 05/01/20: unpaid balance of \$840.45
- o Payment due 06/01/20: unpaid balance of \$840.45
- o Payment due 07/01/20: unpaid balance of \$840.45
- o Payment due 08/01/20: unpaid balance of \$840.45
- o Payment due 09/01/20: current payment due

o Total: \$68,560.41 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Account Number 0568476861

For questions regarding the servicing of your loan, please contact us at 866-316-4706 Monday-Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM.

Transaction Activity (07/18/2020 - 08/17/2020)			
Date	Description	Charges	Payments
08/03/2020	County Tax Bill 1		
08/05/2020	Property Inspection Disbursement	\$424.00	\$0.00
		\$13.00	\$0.00

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A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Please be advised that Shellpoint utilizes third-party providers in connection with the servicing of your loan, but Shellpoint remains

Melani Schulte

9811 West Charleston Blvd. #2-351
Las Vegas, NV 89117

August 26, 2020

SHELLPOINT
PO BOX 7050
TROY, MI 48007

Fax: 248-878-2370

PROPERTY: 1392 ECHO FALLS AVE, LAS VEGAS, NV 89183
LOAN #: 0568476861

This property's insurance was renewed with coverage from August 14, 2020 through August 14, 2021. There is no need for you to add Forced Placed Insurance. Please remove the unnecessary coverage and remove any charges associated with such coverage from my account.

Also please note that the correct zip code of 89183 is on the policy. Not 89123 as indicated in your letter dated August 4, 2020 (included in this fax).

Best regards,

Melani Schulte

Send Result Report

Case 08-29123-mkn Doc 13349

Entered 04/23/21 12:43:35

Page 23 of 40



MFP

TASKalfa 520i

Firmware Version 2KS_2F00.009.006 2012.02.15

08/26/2020 11:36
[2KS_1000.006.001] [2KS_1100.001.002] [2KS_7000.009.004]

Job No.: 040961

Total Time: 0°01'15"

Page: 007

Complete

Document: doc04096120200826113449

Melani Schulte

9811 West Charleston Blvd. #2-351

Las Vegas, NV 89117

August 26, 2020

SHELLPOINT
PO BOX 7050
TROY, MI 48007

Fax: 248-878-2370

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Also please note that the correct zip code of 89183 is on the policy. Not 89123 as indicated in your letter dated August 4, 2020 (Included in this fax).

No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	08/26/20 11:35	12488782370	0°01'15"	FAX	OK	200x100 Normal/On

**CENTURY-NATIONAL**
A NATIONAL GENERAL COMPANY

PO Box 3199 • Winston Salem, NC 27102-3199

Policy Number:

2006651532

Named Insured:

MELANI SCHULTEMELANI SCHULTE
9811 W CHARLESTON BLVD
STE 2-351
LAS VEGAS, NV 89117

Policy Period:

8/14/2020 - 8/14/2021

12:01 AM

Date of Notice:

7/10/2020

Policy Underwritten By:

Century-National Insurance Company
24 Hour Claim Reporting: 1-800-468-3466
For Policy Information: 1-844-582-7974
www.MyNatGenPolicy.com

9008288

Westwood Insurance Agency, Inc.
8407 Fallbrook Ave Ste 200
West Hills CA 91304
(800) 676-5066**DESCRIBED LOCATION/RESIDENCE PREMISES**1392 ECHO FALLS AVE
LAS VEGAS, NV 89183**CENTURY NATIONAL DWELLING FIRE POLICY DECLARATIONS**

TRANSACTION TYPE:

Renewal

PAYMENT TYPE:

DIRECT BILL - 1-Pay

Dear Policyholder,

WESTWOOD INSURANCE AGENCY, INC. and NATIONAL GENERAL INSURANCE are pleased to present you with your
Renewal dwelling fire insurance policy.In the event of a loss, call our toll-free number 1-800-468-3466 for 24-hour claim reporting. Our dedicated professionals are ready to
help 24 hours a day, seven days a week.Thank you for letting us be of service and if you have any questions, please contact WESTWOOD INSURANCE AGENCY, INC. at
(800) 676-5066.**MESSAGES**

PLEASE REFER TO THE "IMPORTANT NOTICES" SECTION OF THIS POLICY FOR IMPORTANT INFORMATION
CONCERNING THIS POLICY.

To keep pace with rising replacement costs, your property coverage limits have been upgraded.

BASIC POLICY COVERAGES

Coverage is provided where limit of liability is shown.

PROPERTY COVERAGES

COVERAGE A – DWELLING
COVERAGE C – PERSONAL PROPERTY

LIMITS OF LIABILITY

\$ 208,348
\$ 10,000

DEDUCTIBLE

We will pay only that part of the total of all loss and expense that exceeds \$ 500 which applies to all perils except where otherwise provided.

LIABILITY COVERAGES

COVERAGE L – PERSONAL LIABILITY
COVERAGE M – MEDICAL PAYMENTS TO OTHERS

LIMITS OF LIABILITY

\$ 300,000
\$ 1,000

ADDITIONAL COVERAGES

Coverage B - Other Structures
Limit: \$20,835

Coverage D and E - Fair Rental and Additional Living Expense
Limit: \$20,835

Dwelling Replacement Cost

Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
Property Coverage Limit: \$10,000

ATTACHMENTS

The following forms, endorsements and exceptions to conditions are part of the policy at time of issue. **Please read them carefully.**

FORM NO.	EDITION DATE	TITLE
DP 00 03	07 88	DWELLING PROPERTY 3 - SPECIAL FORM
CNI DP 01 27	02 14	SPECIAL PROVISIONS ENDORSEMENT - NEVADA
CNI DP 04 22	08 02	LIMITED FUNGI WET OR DRY ROT OR BACTERIA COVERAGE ENDORSEMENT
WG DP INFG-1	05 07	INFLATION GUARD ENDORSEMENT
DP 82 47 N	03 91	DWELLING REPLACEMENT COST COVERAGE ENDORSEMENT
DL 24 16	07 88	NO COVERAGE FOR HOME DAY CARE BUSINESS ENDORSEMENT
DL 24 11	07 88	PREMISES LIABILITY ENDORSEMENT (NON-OWNER OCCUPIED DWELLING)
DL 24 01	07 88	PERSONAL LIABILITY
DL 24 10	07 88	ADDITIONAL INSURED
DP 04 70	07 88	PREMISES ALARM OR FIRE PROTECTION SYSTEM

PREMIUM INFORMATION

BASIC PREMIUMS
FIRE

\$ 348.00



EXTENDED COVERAGE	\$	Included
SPECIAL FORM	\$	232.00
PERSONAL LIABILITY	\$	20.00
MEDICAL PAYMENTS TO OTHERS	\$	Included
ADDITIONAL COVERAGES	\$	5.00
TOTAL PREMIUM	\$	605.00

POLICY CREDITS

Included in the above premium are the following credits:

Premises Alarm or Fire Protection System Credit

MORTGAGEE/ADDITIONAL INSURED/ADDITIONAL INTEREST

Additional Insured

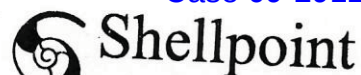
SCHULTE PROPERTIES LLC
9811 W. CHARLESTON BLVD
SUITE 2-351
LAS VEGAS, NV 89117

RATING INFORMATION

RISK STATE NV	OCCUPANCY TENANT OCCUPIED	USAGE RENTAL PROPERTY	TERRITORY 30	TAX CODE	FAMILIES 1
CONSTRUCTION FRAME	YEAR 2000	FEET TO HYDRANT 0 -500	MILES TO STATION 0-5	PROTECTION CLASS 1	
BUILDING CODE GRADING 99	ROOF TYPE Asphalt or Composition Shingle	ROOF AGE	RATING DATE 07-10-2020		

IMPORTANT NOTICES

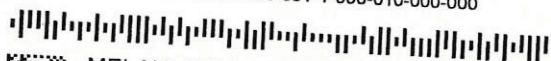
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P.O. Box 619063 • Dallas, TX 75261-9063

5-811-11701-0000495-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

MORTGAGE STATEMENT

Statement Date: 09/18/2020

Account Number
Payment Date
Payment Amount

056847686
10/01/2020
\$68,705.26

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	
Interest	\$254.78
Escrow (Taxes and Insurance)	\$453.82
Regular Monthly Payment	\$131.85
Total Fees and Charges	\$840.45
Past Unpaid Payment	\$13.00
Total Payment Amount	\$67,851.81
	\$68,705.26

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal		
Interest	\$190.44	\$1,501.58
Escrow	\$518.16	\$4,167.22
Fees/Late Charges	\$0.00	\$0.00
Total	\$708.60	\$5,863.80

Account Information

Outstanding Principal	\$124,167.94
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Affected by COVID-19? Assistance may be available. We offer relief options, such as a forbearance - a temporary suspension of payments and payment deferment. Visit our website www.shellpointmtg.com or call us at 866-825-2174 to see if you qualify.

Note: If the pre-petition arrearage amount is being disputed, or has not yet been determined by us, this statement may include an unresolved amount of the pre-petition arrearage.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 06/01/20: unpaid balance of \$840.45
- o Payment due 07/01/20: unpaid balance of \$840.45
- o Payment due 08/01/20: unpaid balance of \$840.45
- o Payment due 09/01/20: unpaid balance of \$840.45
- o Payment due 04/01/20: unpaid balance of \$63,662.56
- o Payment due 05/01/20: unpaid balance of \$840.45
- o Payment due 10/01/20: current payment due

o Total: \$68,705.26 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Account Number 0568476861

For questions regarding the servicing of your loan, please contact us at 866-316-4706 Monday-Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM.

Transaction Activity (08/18/2020 - 09/17/2020)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
08/18/2020	Regular Payment - (Due 12/1/2014)	\$0.00	\$708.60
09/02/2020	Property Inspection Disbursement	\$13.00	\$0.00

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

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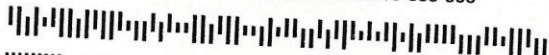
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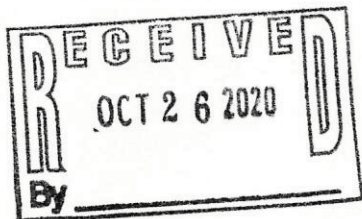
Mortgage Servicing

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3-811-12042-0000693-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Affected by COVID-19? Assistance may be available. We offer relief options, such as a forbearance - a temporary suspension of payments and payment deferment. Visit our website www.shellpointmtg.com or call us at 866-825-2174 to see if you qualify.

Note: If the pre-petition arrearage amount is being disputed, or has not yet been determined by us, this statement may include an unresolved amount of the pre-petition arrearage.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

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For information about your payments, total amount due, and any additional payment history, see reverse side.

MORTGAGE STATEMENT ECKOF

Statement Date: 10/18/2020

Account Number

0568476861

Payment Date

11/01/2020

Payment Amount

\$68,150.39

Phone:

866-316-4706

Website:

www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$255.84
Interest	\$452.76
Escrow (Taxes and Insurance)	\$140.73
Regular Monthly Payment	\$849.33
Total Fees and Charges	\$13.00
Past Unpaid Payment	\$67,288.06
Total Payment Amount	\$68,150.39

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$383.26	\$1,884.84
Interest	\$1,033.94	\$5,201.16
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$195.00
Total	\$1,417.20	\$7,281.00

Account Information

Outstanding Principal	\$123,784.68
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Account History

Recent Account History

- o Payment due 05/01/20: unpaid balance of \$63,098.81
- o Payment due 06/01/20: unpaid balance of \$840.45
- o Payment due 07/01/20: unpaid balance of \$840.45
- o Payment due 08/01/20: unpaid balance of \$840.45
- o Payment due 09/01/20: unpaid balance of \$840.45
- o Payment due 10/01/20: unpaid balance of \$840.45
- o Payment due 11/01/20: current payment due

o Total: \$68,150.39 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Account Number 0568476861

For questions regarding the servicing of your loan, please contact us at 866-316-4706 Monday-Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM.

Transaction Activity (09/18/2020 - 10/17/2020)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
09/23/2020	Regular Payment - (Due 1/1/2015)	\$0.00	\$708.60
09/30/2020	Property Inspection Disbursement	\$13.00	\$0.00
10/15/2020	Regular Payment - (Due 2/1/2015)	\$0.00	\$708.60

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Greenville, SC 29603

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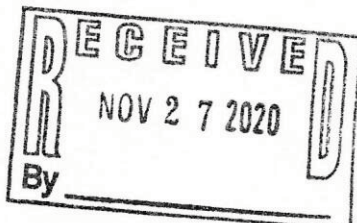
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6-811-12404-0000843-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



MORTGAGE STATEMENT

Statement Date: 11/18/2020

Account Number
Payment Date
Payment Amount

0568476861
12/01/2020
\$68,304.12

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$256.91
Interest	\$451.69
Escrow (Taxes and Insurance)	\$140.73
Regular Monthly Payment	\$849.33
Total Fees and Charges	\$13.00
Past Unpaid Payment	\$67,441.79
Total Payment Amount	\$68,304.12

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$192.83	\$2,077.67
Interest	\$515.77	\$5,716.93
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$195.00
Total	\$708.60	\$7,989.60

Account Information

Outstanding Principal	\$123,591.85
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

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For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 09/01/20: unpaid balance of \$840.45
- o Payment due 10/01/20: unpaid balance of \$840.45
- o Payment due 11/01/20: unpaid balance of \$849.33
- o Payment due 06/01/20: unpaid balance of \$63,243.66
- o Payment due 07/01/20: unpaid balance of \$840.45
- o Payment due 08/01/20: unpaid balance of \$840.45
- o Payment due 12/01/20: current payment due
- o **Total: \$68,304.12 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

For questions regarding the servicing of your loan, please contact us at 866-316-4706 Monday-Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM.

Account Number 0568476861

Transaction Activity (10/19/2020 - 11/17/2020)			
Date	Description	Charges	Payments
11/04/2020	Property Inspection Disbursement	\$13.00	\$0.00
11/09/2020	Regular Payment - (Due 3/1/2015)	\$0.00	\$708.60

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Greenville, SC 29603

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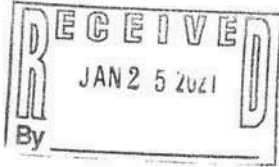


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2-811-13486-0000256-001-1-000-010-000-000



MELANI SCHULTE
 9811 W CHARLESTON BLVD STE 2-351
 LAS VEGAS NV 89117-7528



Account Number 0568476861
 Payment Date 02/01/2021
 Payment Amount \$69,665.08

Phone: 866-316-4706
 Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$259.05
Interest	\$449.55
Escrow (Taxes and Insurance)	\$140.73
Regular Monthly Payment	\$849.33
Total Fees and Charges	\$430.00
Past Unpaid Payment	\$68,385.75
Total Payment Amount	\$69,665.08

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$194.44	\$194.44
Interest	\$514.16	\$514.16
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Total	\$708.60	\$708.60

Account Information

Outstanding Principal	\$123,203.78
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

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Account History

Recent Account History

- o Payment due 08/01/20: unpaid balance of \$64,586.86
- o Payment due 09/01/20: unpaid balance of \$840.45
- o Payment due 10/01/20: unpaid balance of \$840.45
- o Payment due 11/01/20: unpaid balance of \$849.33
- o Payment due 12/01/20: unpaid balance of \$849.33
- o Payment due 01/01/21: unpaid balance of \$849.33
- o Payment due 02/01/21: current payment due
- o Total: \$69,665.08 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Loan Number: 0568476861
 MELANI SCHULTE

Property Address:
 1392 ECHO FALLS AVE
 LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
 PO BOX 740039
 CINCINNATI OH 45274-0039



Payment Amount	
Payment Date	02/01/2021
Payment Amount	\$69,665.08
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
(Please do not send cash)	

Transaction Activity (12/18/2020 - 01/17/2021)			
Date	Description	Charges	Payments
12/21/2020	BK Costs Disbursement	\$430.00	\$0.00
01/13/2021	Regular Payment - (Due 5/1/2015)	\$0.00	\$708.60

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

Important Notice: Please be advised fees are subject to notification to the Bankruptcy Court under Federal Rule of Bankruptcy Procedure 3002.1. Fees are subject to waiver, reduction or correction pending preparation and filing of the required bankruptcy notice. Fees will be waived, in the event they are not noticed within the Bankruptcy Court as required by Federal Rule of Bankruptcy Procedure 3002.1. Please be advised that post-petition fees, expenses or charges reflected on this statement might be subject to additional disclosure to the bankruptcy court under Rule 3002.1 of the Federal Rules of Bankruptcy Procedure. In the event such post-petition fees, expenses or charges are disallowed by the bankruptcy court, a subsequent waiver will be applied to your account.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Please be advised that Shellpoint utilizes third-party providers in connection with the servicing of your loan, but Shellpoint remains responsible for all actions taken by third-party providers.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day / Evening / Email Address



2-811-13486-0000256-001-3-000-010-000-000

FEE SCHEDULE

The following list provides general information on common non-state specific costs that could be associated with servicing your mortgage loan. It is not a complete list of all costs that could be assessed to such an account. This schedule is provided for informational purposes only.

Type of Fee	Description	From	To ¹
Late Charge Fee	Assessed for payments received after the due date and expiration of any applicable grace period	Up to 5% ¹	
NSF or Returned Check Fee	Fee assessed when a payment is rejected by your bank upon second presentment	\$0	\$50 ¹
Prepayment Fee	A fee that may be required, based on your loan documents, if you prepay the loan	See Loan Documents ²	
Property Valuation Fee	Fee charged if we are required to determine the condition and value of your home; may be in the form of a Broker Price Opinion, appraisal, or other Valuation of Property	\$80	\$450
Property Inspection Fee	Fee charged if we are required to determine the condition of your property	\$0	\$50
Appraisal Fee	Fee charge to conduct an appraisal of fair market value based on an inspection of the interior and/or exterior of a property.	\$95	\$1,000
Property Preservation Fee	If the property is vacant and/or abandoned services may be provided to treat and prevent damages to the property per service needed	\$5	\$3,000
Field Visit Fee	Fee charged if we are required to send a field agent to deliver a notice and determine the occupancy status of the property	\$40	\$60
Partial Release/Land Transaction/Trust Fee	Fee charged for processing, evaluating and approving requests to release or modify collateral	\$0	\$250
Lien Release Fee	Fee charged at payoff for preparing the documents to release the lien on your property	\$0	\$100
Recording Fee	Fee charged by the county clerk to record the release or satisfaction of lien at payoff	\$0	\$1,000 ³
Subordination Fee	Charge for making a lien on a property subject or junior to a priority lien	\$0	\$300
Breach Letter Fees	Fee charged to send letters because of a default on your loan	\$0	\$35
Bankruptcy Fees and Costs	Fee charged once a bankruptcy is filed, attorney costs may be incurred as part of the bankruptcy process per action needed	\$0	\$2,000
Litigation Fees and Costs	Fee charged as a result of litigating a claim against borrower	\$350	\$20,000
Attorney Fees and Costs	Fee charges to compensate attorney for services rendered	\$30	\$35,000

The frequency of the costs will depend on how often services are requested or required, your payment status, and both investor and legal requirements.

The fees below will be imposed for services you request. You will be asked to agree to pay these charges at the time you request the service.

Type of Fee	Description	From	To ¹
Convenience Fee	Fee charged for making a payment by phone with an agent or over the internet	\$0	\$20
Loan Document Fee	Fee charged for documentation that is an over burdensome volume of document copy request for loan documents.	\$0	\$5 per doc
Deed of Trust Copy Fee	Fee charged for a copy of the Deed of Trust or Mortgage	\$0	\$8
Amortization Schedule	Fee charged for a copy of the Amortization Schedule. (Please note that we are unable to provide an amortization schedule on daily simple interest loans and option ARM loans)	\$0	\$10
Recasting Fee	Fee charged for recasting (or re-amortize) the loan after an additional sum of money to substantially reduce the UPB of the loan and lower the monthly payment	\$0	\$300
3rd Party Verification Fee	Fee charged to provide a verification of mortgage to a third party	\$0	\$10
Title Search Fee	Fee charged as a result of performing a title search	\$125	\$150
Expedited Payoff Fee	An expedited payoff service fee is charged for receiving a written payoff demand by fax or other expedited means, if allowable by state law. Standard payoff statements via USPS standard mail will not incur a fee.	\$0	\$60
Expedited Document Fee	Charged when a document is prepared and sent via fax or certified mail to the borrower or an authorized third party.	\$0	\$10
Assumption Fee	Fee charged for the processing of a loan assumption.	\$0	\$2,000

¹The maximum fee allowable varies according to state law and will not exceed state allowable limits.

² The prepayment fee, if applicable, is dictated by state law, is usually calculated based on a percentage of your loan amount, and can vary widely. Accordingly, a more accurate prepayment fee estimate can be found in your loan documents.

³ Recording fees vary by state and county. Shellpoint Mortgage Servicing will follow the fee schedule, adopted by the county and state you reside in, which applies to your loan.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is for informational purposes only. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Enroll in paperless billing statements by visiting our website at www.shellpointmtg.com.

Statements can be viewed, saved, and printed on demand!

✓ Convenient ✓ Secure ✓ Fast ✓ Eco-Friendly

2-811-13486-0000256-001-4-000-010-000-000

**Please read the following important notices as they may affect your rights.**

NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address: Shellpoint Mortgage Servicing P.O. BOX 10826, GREENVILLE, 29603-0826.

Shellpoint Mortgage Servicing utilizes third-party providers in connection with the servicing of your loan, but Shellpoint Mortgage Servicing remains responsible for all actions taken by third-party providers.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as English.

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，

我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as NewRez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

Rev. 02/2020

FACTS**WHAT DOES NEWREZ LLC DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and income
- credit history and credit scores
- account balances and payment history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons NewRez LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NewRez share?	Can you limit this sharing?
For our everyday business purposes: such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 800-365-7107 to speak to a representative
- Mail the form below

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call us at 800-365-7107 or go to www.shellpointmtg.com

Mark any/all you want to limit:

- ☐ Do not share my personal information with other financial institutions to jointly market to me.
- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name	_____
Address	_____
City, State, Zip	_____
Loan #	0568476861

Mail to:

NEWREZ LLC DBA SHELLPOINT
MORTGAGE SERVICING
P.O. BOX 10826
GREENVILLE, 29603-0826

What we do	
How does NewRez LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does NewRez LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or give us your income information • provide account information or provide employment information • show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:</p> <ul style="list-style-type: none"> • Our affiliates include companies with a <i>SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, NEWREZ COMMUNITY LENDING LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, AND ESTREET APPRAISAL MANAGEMENT COMPANY.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.</i>
Other important information	
<p>NewRez LLC P.O. BOX 10826 GREENVILLE, 29603-0826 Main Office NMLS ID #3013 Houston, TX Branch Office NMLS ID #1105392</p> <p>Loan Number: 0568476861</p> <p style="text-align: right;">Toll Free Phone: 800-365-7107 Toll Free Fax: 866-467-1137 Contact us online: www.shellpointmtg.com Hours of operation: Monday-Thursday: 8:00AM-10:00PM Friday: 8:00AM-10:00PM Saturday: 8:00AM-3:00PM</p>	
<p>For Vermont and California Residents Only: The information practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.</p> <p>For Nevada Residents Only: We are providing you this notice pursuant to state law. You may request to be placed on our internal Do Not Call list by calling, 866-317-2347. For more information on this Nevada law contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email: BCPINFO@ag.state.nv.us; NewRez LLC, P.O. Box 10826, Greenville, SC 29603-0826</p> <p>Please note that we operate as NewRez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.</p>	

☐ CORRECTED (if checked)**Mortgage
Interest
Statement****Copy B
For Payer/
Borrower**

The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING
P. O. BOX 10826
GREENVILLE, SC 29603-0826
CUSTOMER SERVICE 800-365-7107

***Caution:** The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No. 1545-1380
2020
Form **1098**

ECHO

PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code

2-811-13486-0000256-001-2-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

1 Mortgage interest received from payer(s)/borrower(s)
\$ 6,231.90

2 Outstanding mortgage principal
\$ 125,669.52

3 Mortgage origination date
10/14/2004

4 Refund of overpaid interest
\$

5 Mortgage insurance premiums
\$

6 Points paid on purchase of principal residence
\$

7 If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8. ☐

8 Address or description of property securing mortgage (see instructions)
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

9 Number of properties securing the mortgage

10 Other

\$424.00 Taxes Paid

11 Mortgage acquisition date

Account number (see instructions)
0568476861

RECIPIENT'S/LENDER'S TIN
38-3931971

PAYER'S/BORROWER'S TIN
XXX-XX-0225

Form 1098

(keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

Instructions for Payer/Borrower

person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040 or 1040-SR) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.



CAUTION If you prepaid interest in 2020 that accrued in full by January 15, 2021, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2020 even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 3396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2020. If the mortgage originated in 2020, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2020, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2020 Schedule 1 (Form 1040 or 1040-SR). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the 2020 Schedule A (Form 1040 or 1040-SR) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. This is the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in 2020, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

(THIS SECTION INTENTIONALLY LEFT BLANK)